What is claimed is:

1. A statement handling apparatus comprising:

an image reading unit for reading image data from a statement in which information is written in a plurality of areas by different methods;

a recognition unit coupled to the image reading unit for recognizing image data of the areas; and

a control unit coupled to the recognition unit for determining the information on the basis of the recognition results of the areas and for resolving differences among any different interpretations of the information determined from different areas.

2. A statement handling apparatus according to claim 1 further comprising a storage unit for storing information about at least one pattern of data of the statement; and wherein the control unit determines how to interpret data in each of the areas by using the pattern data.

3. A statement handling apparatus according to claim 2 wherein the control unit uses the image data of the areas for determining the information in accordance with predetermined priorities dependent upon the image data.

4. A statement handling apparatus according to claim 3 wherein the control unit gives a highest priority of the predetermined priorities to an area having bar codes with check digits.

5. A statement handling apparatus according to claim 1 further comprising a data input unit, and wherein the control unit determines information from at least one of the areas by using data input from the data input unit and data from the area.

6. A statement handling apparatus according to claim 5 further comprising an output unit for providing an instruction to the user, and wherein the control unit outputs, when an area being recognized has handwritten characters, an instruction to request data be input to the data input unit.

7. A statement handling apparatus according to claim 1 wherein the control unit determines, when the information of at least two of the areas is identical, that desired information is the information from the two areas.

8. A statement handing apparatus comprising:

a statement reading unit for reading a statement having a plurality of areas in which data are provided, and in response providing read data; and

a control unit for receiving the read data and deciding first and second areas in which information of one item of read data read by the statement reading unit is described; and when data in the first area are not recognized, then determining the information by using the data of the second area.

9. A statement handing apparatus according to claim 8 wherein the control unit determines the first area and the second area based upon presentation of the information in different formats.

10. A statement handing apparatus according to claim 8 wherein the statement reading unit reads the data of the statement as image data.

11. A statement handing apparatus according to claim 9 wherein, when there is an area in which information is provided as bar codes with check digits, the control unit determines that area to be the first area.

12. A statement handing apparatus according to claim 9 further comprising:

an input unit for receiving input data;

an output unit for displaying the input data; and

a control unit coupled between the input unit and the output unit, the control unit providing an interpretation of the data input when the second area includes handwritten data; and also determining, if the data from the input unit and the second area are identical, that data to be the data to be used in a subsequent process.

13. A statement handing apparatus according to claim 8 further comprising a storage unit for storing information about pattern data of the statement, and

wherein the control unit determines a type of statement and information read from the first and second areas by collating the pattern data and the read data.

14. A statement handing apparatus according to claim 13 wherein the storage unit stores information about a priority to be applied when information in the first and second areas differs.

15. A method for reading a statement having a plurality of areas wherein information is described in different formats, the method comprising:

reading image data from the plurality of areas of the statement;

analyzing the image data from the plurality of areas; and

determining information for subsequent processing by using the data of at least one area.

16. A method as in claim 15 wherein the step of determining relies upon predetermined priorities for the different formats for determining the information by using data from the area recorded in a format of a highest priority.

17. A method according to claim 16 wherein:

the step of analyzing analyzes at least an area having bar codes with check digits, and

the step of determining first uses the image data of an area having bar codes with check digits.

18. A method according to claim 16 wherein, when there is one area that can be recognized in the recognized image data of the areas, the step of determine further comprises:

requesting data input;

correlating content of the data input to content of the analyzable area to thereby determine the content when the correlation results in coincidence.

19. A method according to claim 18 wherein the recognizable area includes handwritten characters.

20. A method according to claim 15 wherein the analyzing step analyzes the areas by using pattern information.

21. A method according to claim 15 further comprising after the image data of the statement is read, a step of determining the type of statement from which the image data was read by using pattern information of a plurality of statements.

22. An automated-teller machine for handling statements comprising:

a read unit for reading data from a statement; and

a control unit for acquiring first information from at least one of a plurality of areas of the statement, then determining a first area and a second area in which predetermined information is contained, by using the first information, then determining the predetermined information from the data of the first area prior to the second area and in response executing a transaction using the predetermined information.

23. An automated-teller machine according to claim 22 further comprising a storage unit for storing the first information.

24. An automated-teller machine according to claim 23 wherein the read unit reads the statement as image data.

25. An automated-teller machine according to Claim 24 further comprising an input unit for receiving input data, wherein, when image data of the first area cannot be recognized, the input data is used to determine the image data.